

DEATH ON GALLOWS
VOIDS INSURANCE

Supreme Court Decides Against Heirs of

IN KEEPING WITH

Only Congress May Object to Initiative and Referendum Method of Legislation, It Being No Affair of Court, Justices Themselves Unanimous-

Washington, February 19.—Death by the hand of the law voids all life in Supreme policies of the criminal. The Supreme Court so held in the case of the fight of the children of James M. McCreary, Mayor of Charlottesville, Va., who was executed for the murder of his wife in 1905. A policy for \$15,000 was carried by the life in the Northwestern Mutual Life Insurance Company of Wisconsin.

The United States Circuit Court of Appeals for the Fourth Circuit held that the policy was made in Wisconsin, and under the Wisconsin laws was not annulled by execution on the gallows. The Supreme Court to-day held that the policy was not to go into effect until the payment of the premium, and that the life of Virginia, and therefore that the policy was made in Virginia, and was not governed by Wisconsin law.

After reviewing the cases in the Federal courts and in the courts of Virginia, the court said:

public policy in both Federal and Virginia jurisdictions demanded that death by the law should void life insurance.

Question for Congress.

Washington, February 19.—Only Congress, and not the Supreme Court of the United States, may object to the initiative and referendum method of legislation in the States, so the court itself decided to-day.

That tribunal held that the question of whether a State still maintained a republican form of government, guaranteed by the Federal Constitution, after it adopted the initiative and referendum method, was a political problem for Congress, and not a judicial one for the courts.

The decision was based on the claim of the States that the initiative and

The initiative and referendum method in Oregon, was unconstitutional.

The initiative and referendum provisions in Missouri, California, Arkansas, Colorado, South Dakota, Utah, Montana, Oklahoma, Maine and Arizona hung in the balance. An adverse decision would have affected proposed legislation of that character in many other States.

Opinion Unanimous.

Chief Justice White announced the

decision of the court. None of the Justices, however, said that "a singularist interpretation existed on both sides of the case," but that the mistis and confusion were dispelled by the decision of Chief Justice Taney years ago, in which he granted the Dorris rebellion question. That was the case of *Luther vs. Borden*, he said, and decided the enforcement of the guaranty of a republican form of government to the States belonged to the political departments of the government, and came up, for example, on the admission of Senators and members of the House to their respective bodies. The Chief Justice called attention to Chief Justice Fuller following *Luther vs. Borden*.

"It is indeed a singular misconception of the nature and character of our constitutional system of government which leads to suggest that the settled governmental

which the doctrine just stated points out between judicial authority over justiciable controversies and legislative power as to purely political questions tends to destroy the duty of the judges to proper cases to enforce the Constitution.

"The suggestion results from failing to distinguish between things which are widely different; that is, the legislative duty to determine the political questions involved in deciding whether a government republican in form exists, and the judicial duty to enforce present duty, whenever it becomes necessary in a controversy properly submitted, to enforce and uphold the applicable provisions of the Constitution as to each and every exercise of government power.

His Honor, Forrest

"How better can the broad lines which distinguished these two subjects be pointed out than by considering the character of the defense in this very case. The defendant company does not contend here that it could not have been required to pay a license tax. It does not assert that it was denied an opportunity to be heard as to the amount for which it was

taxed, or that there was anything inhering in the tax or involved intrinsically in the law which violated any of its constitutional rights. If such questions had been raised they would have been justifiable, and therefore would have required the calling into operation of judicial power. Instead, however, of doing any of these things, the attack on the statute here made is of a wholly different character. Its essentially political character is manifest.

tical nature is at once made manifest by understanding that the assault, which the contention here advanced makes is not on the tax as a tax, but on the State as a State. It is addressed to the framework and political character of the government by which the statute levying the tax was enacted.

passed. It is the government, the political entity, which (reducing the case to its essence) is called to the bar of this court, not for the purpose of testing judicially some exercise of power assailed on the ground that its exertion has injuriously affected the rights of an individual be-